

In re:  
Allen Kieth Walkowiak  
Debtor

Case No. 24-10288-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Apr 14, 2025

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Allen Kieth Walkowiak, 4210 Allen Street, Bethlehem, PA 18020-7829 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2025 at the address(es) listed below:

| Name                           | Email Address  |
|--------------------------------|--|
| CHARLES LAPUTKA                | on behalf of Kathleen Walkowiak claputka@laputkalaw.com<br>jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com  |
| DENISE ELIZABETH CARLON        | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com   |
| JAMES RANDOLPH WOOD            | on behalf of Creditor Township of Bethlehem Bethlehem Twp Municipal Authority and City of Bethlehem<br>jwood@portnoffonline.com, jwood@ecf.inforuptcy.com                                |
| ROBERT BRIAN SHEARER           | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-1 rshearer@raslg.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com  |

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

ZACHARY ZAWARSKI

on behalf of Debtor Allen Kieth Walkowiak zzawarski@zawarskilaw.com

ZACHARY ZAWARSKI

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] zzawarski@zawarskilaw.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION

IN RE: : CHAPTER 13  
: :  
ALLEN KIETH WALKOWIAK : Case No. 24-10288-pmm  
Debtor :  
:

**ORDER**

Upon consideration of Debtor's Motion to Sell Real Property, it is hereby ORDERED that Debtor's Motion is GRANTED. Debtor is granted permission by the court to sell the real property located at 4210 Allen Street, Bethlehem, PA 18020 ("Property"), for a sales price of \$471,000.00, pursuant to the terms of a certain real estate agreement of sale dated as of February 25, 2025, to the buyers thereunder, Adel Marzouk and Tahany Mazrouk ("Buyers"), who have been represented to be purchasing the Property at arms-length.

The title clerk shall email a completed HUD-1 or settlement sheet from the closing directly to the trustee immediately upon the close of settlement, and the trustee shall promptly notify the title company of his approval or objections to the sums disbursed. The real estate broker commission of four-and-a-half percent (4.5%) in the amount of \$21,195.00 payable to Coldwell Banker Hearthsides is approved.

Debtor has claimed an exemption in the Property under 11 U.S.C. 522(b)(3)(B). Concurrently with the filing of this Motion, Debtor filed a Sixth Amended Plan which proposes to fully fund the non-exempt portion of the Property with Debtor's net proceeds from the sale.

After closing and upon trustee approval, after paying all liens in full and all costs of sale, the title clerk shall remit \$25,400.00 to Scott F. Waterman, Chapter 13 Trustee, to distribute to creditors pursuant to the terms of Debtor's Chapter 13 Plan.

Pursuant to the Court Order entered on January 22, 2025, in the Northampton County Court of Common Pleas Docket No. C-48-CV-2024-10598, the remaining portion of Debtor's net proceeds from the sale shall be placed into an escrow account with Lopiano-Reilly Law Offices, LLC, serving as escrow agent, pending equitable distribution and further Order of Court or written agreement of the Parties.

The sale is subject to Secured Creditor's lien and that Secured Creditor's lien will be paid in full at the closing based upon an up to date payoff quote. Debtor agrees and confirms that the completion of the sale will occur within 90 days of the entry of the Order approving the Motion or the Order will be deemed moot.



**Date: April 14, 2025**

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**PATRICIA M. MAYER**  
**U.S. BANKRUPTCY JUDGE**